

IN THE CLAIMS

Please amend the claims to read as follows:

1. (Currently Amended) A method for tokenless authorization of an electronic payment between a payor and a payee using an electronic third party identicator and at least one payor bid biometric sample, said method comprising the steps of:

a payor registration step, wherein the payor registers with an electronic third party identicator at least one registration biometric sample, and at least one payor financial account identifier, ~~identifier~~, and wherein the payor registers a non-unique payor personal identification number with the electronic third party identicator, which is used by the electronic third party identicator to assist in identification of the payor;

a payor biometric sample collection step, wherein at least one payor bid biometric sample is obtained from the payor's person;

at least one transmission step, wherein the payor bid biometric sample is electronically forwarded from the payee to the third-party electronic identicator;

a payor identification step, wherein the electronic third party identicator compares the payor bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the payor;

an identification response step, wherein upon successful identification of the payor, the electronic third-party identicator electronically forwards at least one payor financial account identifier to the payee;

a transaction execution step, wherein an electronic financial transaction is formed between the payor and the payee, comprising a transaction amount and a payor financial account identifier, and the financial transaction is electronically forwarded by the payee to a financial transaction processor for authorization; and

a biometric theft resolution step, wherein the payor's personal identification number is changed whenever the payor's biometric sample is determined to have been fraudulently duplicated;

wherein upon successful identification of the payor and authorization of the financial transaction by the financial transaction processor, a biometric-based authorization of an electronic payment is given to transfer funds from the payor's financial account to a payee's financial account.

2. (Original) The method of claim 1, wherein the electronic forwarding of at least one payor financial account identifier to the payee comprises the electronic forwarding of at least one payor financial account identifier to payee point of sale equipment.

3. (Original) The method of claim 1, wherein the electronic forwarding of at least one payor financial account identifier to the payee comprises the electronic forwarding of at least one payor financial account identifier to payee party identification apparatus.

4. (Original) The method of claim 1, further comprising selecting by the payor the type of financial account to be debited.

5. (Original) The method of claim 4, wherein the type of financial account is selected from a list comprising: credit, debit, stored value.

6. (Original) The method of claim 1 wherein the transaction execution step further comprises an intermediate forwarding step, wherein the financial transaction is forwarded to intermediate point-of-sale equipment before being forwarded to the financial transaction processor for execution.

7. (Original) The method of claim 1 further comprising an approval step wherein the transaction amount is displayed to the payor, and the payor indicates acceptance of the transaction before the transaction is forwarded to the financial transaction processor.

8. (Previously Presented) The method of claim 26 wherein the payee identification data comprises any one of the following: a payee hardware ID code, a payee telephone number, a payee email address, a payee digital certificate code, a payee account index, a payee financial account number, a payee biometric, and a payee biometric and PIN combination.

9. (Canceled)

10. (Original) The method of claim 1 further comprising a payor account selection step, wherein after the payor has been successfully identified in the payor identification step and at least one payor financial account identifier has been forwarded to

the payee in the identification response step, the payor selects one of the financial accounts for debiting.

11. (Original) The method of claim 1 further comprising a transaction payment step, wherein the transaction amount is debited from a payor's financial account.

12. (Original) The method of claim 11, wherein the transaction amount is credited to the payee's financial account.

13. (Original) The method of claim 1 further comprising a payor re-registration step, wherein the user's registration biometric samples are compared against previously designated biometric samples wherein if a match occurs, the electronic third-party identifier is alerted to the fact that the payor has re-registered.

14. (Original) The method of claim 1 wherein the biometric sample comprises of one of the following: a fingerprint, a facial scan, a retinal image, an iris scan, and a voice print.

15. (Canceled)

16. (Canceled)

17. (Canceled)

18. (Canceled)

19. (Canceled)

20. (Canceled)

21. (Canceled)

22. (Canceled)

23. (Canceled)

24. (Canceled)

25. (Canceled)

26. (Previously Presented) A method according to claim 1, further comprising a payee registration step, wherein the payee registers a payee identification data with the electronic third party identifier.

27. (Previously Presented) A method according to claim 26, wherein:
the at least one transmission step includes electronically forwarding a bid payee identification data to the third-party electronic identifier; and
the method further comprises a payee identification step, wherein the electronic third party identifier compares the payee's bid identification data with registered payee identification data for producing either a successful or failed identification of the payee.

28. (Previously Presented) A method according to claim 27, wherein the identification response step includes, upon successful identification of the payor and payee, the electronic third-party identifier electronically forwarding the at least one payor financial account identifier to the payee.

29. (Currently Amended) A method for tokenless authorization of an electronic payment between a payor and a payee using an electronic third party identifier and at least one payor bid biometric sample, said method comprising the steps of:

a payor registration step, wherein the payor registers with an electronic third party identifier at least one registration biometric sample, and at least one payor financial account ~~identifier, identifier,~~ and wherein the payor registers a non-unique payor personal identification number with the electronic third party identifier, which is used by the electronic third party identifier to assist in identification of the payor;

a payee registration step, wherein the payee registers a payee identification data with the electronic third party identifier;

a payor biometric sample collection step, wherein at least one payor bid biometric sample is obtained from the payor's person;

at least one transmission step, wherein the payor bid biometric sample and bid payee identification data are electronically forwarded from the payee to the third-party electronic identifier;

a payor identification step, wherein the electronic third party identifier compares the payor bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the payor;

a payee identification step, wherein the electronic third party identifier compares the payee's bid identification data with registered payee identification data for producing either a successful or failed identification of the payee;

an identification response step, wherein upon successful identification of the payor and payee, the electronic third-party identifier electronically forwards at least one payor financial account identifier to the payee;

a transaction execution step, wherein an electronic financial transaction is formed between the payor and the payee, comprising a transaction amount and a payor financial account identifier, and the financial transaction is electronically forwarded by the payee to a financial transaction processor for authorization; and

a biometric theft resolution step, wherein the payor's personal identification number is changed whenever the payor's biometric sample is determined to have been fraudulently duplicated;

wherein upon successful identification of the payor and payee and authorization of the financial transaction by the financial transaction processor, a biometric-based authorization of an electronic payment is given to transfer funds from the payor's financial account to a payee's financial account.

30. (Previously Presented) The method of claim 29 wherein the payee identification data comprises any one of the following: a payee hardware ID code, a payee telephone number, a payee email address, a payee digital certificate code, a payee account index, a payee financial account number, a payee biometric, and a payee biometric and PIN combination.

31. (Previously Presented) The method of claim 1, wherein the transaction execution step includes forming the electronic financial transaction between the payor and the payee, the electronic financial transaction comprising the transaction amount and an account

index code assigned to the payor financial account identifier, and the financial transaction is electronically forwarded by the payee to the financial transaction processor for authorization.

32. (Previously Presented) The method of claim 1, wherein the transaction execution step includes forming the electronic financial transaction between the payor and the payee, the electronic financial transaction comprising a new transaction amount and the payor financial account identifier, the new transaction amount being the sum of a cash back amount and a transaction amount, and the financial transaction is electronically forwarded by the payee to the financial transaction processor for authorization.

33. (Previously Presented) The method of claim 29, wherein the transaction execution step includes forming the electronic financial transaction between the payor and the payee, the electronic financial transaction comprising the transaction amount and an account index code assigned to the payor financial account identifier, and the financial transaction is electronically forwarded by the payee to the financial transaction processor for authorization.

34. (Previously Presented) The method of claim 29, wherein the transaction execution step includes forming the electronic financial transaction between the payor and the payee, the electronic financial transaction comprising a new transaction amount and the payor financial account identifier, the new transaction amount being the sum of a cash back amount and a transaction amount, and the financial transaction is electronically forwarded by the payee to the financial transaction processor for authorization.

35. (New) The method of claim 1, wherein the payor identification step includes the electronic third party identifier comparing the payor bid biometric sample with a plurality of registered biometric samples corresponding to the non-unique payor personal identification number.

36. (New) The method of claim 35, wherein the electronic third party identifier compares the payor bid biometric sample with at least a first registered biometric sample corresponding to the non-unique payor personal identification number, the first registered biometric sample from at least a second individual.

37. (New) The method of claim 29, wherein the payor identification step includes the electronic third party identifier comparing the payor bid biometric sample with a plurality of registered biometric samples corresponding to the non-unique payor personal identification number.

38. (New) The method of claim 37, wherein the electronic third party identifier compares the payor bid biometric sample with at least a first registered biometric sample corresponding to the non-unique payor personal identification number, the first registered biometric sample from at least a second individual.

39. (New) A method for tokenless authorization of an electronic payment between a payor and a payee using an electronic third party identifier and at least one payor bid biometric sample, said method comprising the steps of:

- a payor registration step, wherein the payor registers with an electronic third party identifier at least one registration biometric sample, and at least one payor financial account identifier;

- a payor biometric sample collection step, wherein at least one payor bid biometric sample is obtained from the payor's person;

- at least one transmission step, wherein the payor bid biometric sample is electronically forwarded from the payee to the third-party electronic identifier;

- a payor identification step, wherein the electronic third party identifier compares the payor bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the payor;

- an identification response step, wherein upon successful identification of the payor, the electronic third-party identifier electronically forwards at least one payor financial account identifier to the payee;

- a transaction formation step, wherein an electronic financial transaction is formed between the payor and the payee, the electronic financial transaction comprising a transaction amount and an account index code identifying the payor financial account;

- a transaction execution step, wherein an electronic financial transaction is formed between the payor and the payee, the electronic financial transaction comprising a transaction amount and an account index code identifying the payor financial account, and the financial transaction is electronically forwarded by the payee to a financial transaction processor for authorization;

wherein upon successful identification of the payor and authorization of the financial transaction by the financial transaction processor, a biometric-based authorization of an electronic payment is given to transfer funds from the payor's financial account to a payee's financial account.

40. (New) The method of claim 39, wherein the electronic forwarding of at least one payor financial account identifier to the payee comprises the electronic forwarding of at least one payor financial account identifier to payee point of sale equipment.

41. (New) The method of claim 39, wherein the electronic forwarding of at least one payor financial account identifier to the payee comprises the electronic forwarding of at least one payor financial account identifier to payee party identification apparatus.

42. (New) The method of claim 39, further comprising selecting by the payor the type of financial account to be debited.

43. (New) The method of claim 42, wherein the type of financial account is selected from a list comprising: credit, debit, stored value.

44. (New) The method of claim 39 wherein the transaction execution step further comprises an intermediate forwarding step, wherein the financial transaction is forwarded to intermediate point-of-sale equipment before being forwarded to the financial transaction processor for execution.

45. (New) The method of claim 39 further comprising an approval step wherein the transaction amount is displayed to the payor, and the payor indicates acceptance of the transaction before the transaction is forwarded to the financial transaction processor.

46. (New) The method of claim 39 wherein the payor registration step further comprises registering a non-unique payor personal identification number with the electronic third party identifier, which is used by the electronic third party identifier to assist in identification of the payor.

47. (New) The method of claim 46, wherein the payor identification step includes the electronic third party identifier comparing the payor bid biometric sample with a plurality of registered biometric samples corresponding to the non-unique payor personal identification number.

48. (New) The method of claim 47, wherein the electronic third party identifier compares the payor bid biometric sample with at least a first registered biometric sample corresponding to the non-unique payor personal identification number, the first registered biometric sample from at least a second individual.

49. (New) The method of claim 39 further comprising a payor account selection step, wherein after the payor has been successfully identified in the payor identification step and at least one payor financial account identifier has been forwarded to the payee in the identification response step, the payor selects one of the financial accounts for debiting.

50. (New) The method of claim 39 further comprising a transaction payment step, wherein the transaction amount is debited from a payor's financial account.

51. (New) The method of claim 50, wherein the transaction amount is credited to the payee's financial account.

52. (New) The method of claim 39 further comprising a payor re-registration step, wherein the user's registration biometric samples are compared against previously designated biometric samples wherein if a match occurs, the electronic third-party identifier is alerted to the fact that the payor has re-registered.

53. (New) The method of claim 39 wherein the biometric sample comprises of one of the following: a fingerprint, a facial scan, a retinal image, an iris scan, and a voice print.

54. (New) A method according to claim 39, further comprising a payee registration step, wherein the payee registers a payee identification data with the electronic third party identifier.

55. (New) The method of claim 54 wherein the payee identification data comprises any one of the following: a payee hardware ID code, a payee telephone number, a payee email address, a payee digital certificate code, a payee account index, a payee financial account number, a payee biometric, and a payee biometric and PIN combination.

56. (New) A method according to claim 54, wherein:
the at least one transmission step includes electronically forwarding a bid payee identification data to the third-party electronic identifier; and
the method further comprises a payee identification step, wherein the electronic third party identifier compares the payee's bid identification data with registered payee identification data for producing either a successful or failed identification of the payee.

57. (New) A method according to claim 56, wherein the identification response step includes, upon successful identification of the payor and payee, the electronic third-party identifier electronically forwarding the at least one payor financial account identifier to the payee.

58. (New) The method of claim 39, wherein the transaction execution step includes forming the electronic financial transaction between the payor and the payee, the electronic financial transaction comprising a new transaction amount and the payor financial account identifier, the new transaction amount being the sum of a cash back amount and a transaction amount, and the financial transaction is electronically forwarded by the payee to the financial transaction processor for authorization.

59. (New) A method for tokenless authorization of an electronic payment between a payor and a payee using an electronic third party identifier and at least one payor bid biometric sample, said method comprising the steps of:

a payor registration step, wherein the payor registers with an electronic third party identifier at least one registration biometric sample, and at least one payor financial account identifier;

a payee registration step, wherein the payee registers a payee identification data with the electronic third party identifier;

a payor biometric sample collection step, wherein at least one payor bid biometric sample is obtained from the payor's person;

at least one transmission step, wherein the payor bid biometric sample and bid payee identification data are electronically forwarded from the payee to the third-party electronic identifier;

a payor identification step, wherein the electronic third party identifier compares the payor bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the payor;

a payee identification step, wherein the electronic third party identifier compares the payee's bid identification data with registered payee identification data for producing either a successful or failed identification of the payee;

an identification response step, wherein upon successful identification of the payor and payee, the electronic third-party identifier electronically forwards at least one payor financial account identifier to the payee;

a transaction execution step, wherein an electronic financial transaction is formed between the payor and the payee, the electronic financial transaction comprising a transaction amount and an account index code identifying the payor financial account, and the financial transaction is electronically forwarded by the payee to a financial transaction processor for authorization;

wherein upon successful identification of the payor and payee and authorization of the financial transaction by the financial transaction processor, a biometric-based authorization of an electronic payment is given to transfer funds from the payor's financial account to a payee's financial account.

60. (New) The method of claim 59 wherein the payee identification data comprises any one of the following: a payee hardware ID code, a payee telephone number, a payee email address, a payee digital certificate code, a payee account index, a payee financial account number, a payee biometric, and a payee biometric and PIN combination.

61. (New) The method of claim 59, wherein the transaction execution step includes forming the electronic financial transaction between the payor and the payee, the electronic financial transaction comprising a new transaction amount and the payor financial account identifier, the new transaction amount being the sum of a cash back amount and a transaction amount, and the financial transaction is electronically forwarded by the payee to the financial transaction processor for authorization.

62. (New) The method of claim 59 wherein the payor registration step further comprises registering a non-unique payor personal identification number with the electronic third party identifier, which is used by the electronic third party identifier to assist in identification of the payor.

63. (New) The method of claim 62, wherein the payor identification step includes the electronic third party identifier comparing the payor bid biometric sample with a plurality of registered biometric samples corresponding to the non-unique payor personal identification number.

64. (New) The method of claim 63, wherein the electronic third party identifier compares the payor bid biometric sample with at least a first registered biometric sample corresponding to the non-unique payor personal identification number, the first registered biometric sample from at least a second individual.